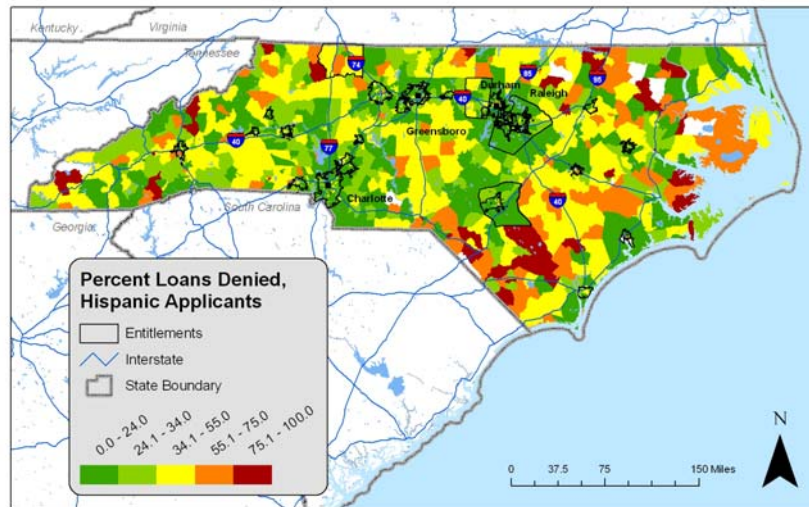


Map III.4 presents geographic data on denial rates for Hispanics in North Carolina. A significant number of census tracts dispersed throughout the state showed denial rates in excess of 55.0 percent, shown in orange, and several census tracts in the northern half of the state showed denial rates in excess of 75.0 percent, shown in red. As with the previous map, a similar concern might be voiced from the areas showing a 100.0 percent denial rate.

Map III.4
Denial Rate for Hispanic Applicants by Census Tract
 State of North Carolina
 HMDA Data 2004 - 2008



Map III.5 presents geographic data on denial rates for Native American applicants in North Carolina. Numerous census tracts throughout the state showed denial rates above 85.0, shown in red.

Map III.5
Denial Rate for American Indian Applicants by Census Tract
 State of North Carolina
 HMDA Data 2004 - 2008

